

**Information to identify the case:**

Debtor 1	<u>James Morris</u>	Social Security number or ITIN	xxx-xx-7920
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jane Morris</u>	Social Security number or ITIN	xxx-xx-0621
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-33988-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James Morris

Jane Morris

12/27/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
James Morris  
Jane Morris  
Debtors

Case No. 16-33988-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 27, 2021

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ James Morris, Jane Morris, 110 Courtland Avenue, Aberdeen, NJ 07747-2214
cr	+ Nationstar Mortgage LLC, as servicer for MTGLQ Inv, P. O. Box 9013, Addison, TX 75001-9013
cr	+ Selene Finance, LP, P. O. Box 9013, Addison, TX 75001-9013
cr	+ Selene Finance, LP as servicer for MTGLQ Investors, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
516553290	++ ALLIED DIGESTIVE HEALTH LLC, MONMOUTH PARK CORPORATE CENTER I, 187 ROUTE 36 SUITE 230, WEST LONG BRANCH NJ 07764-1306 address filed with court:, Allied Digestive Health, 60 Highway 36, Suite B, West Long Branch, NJ 07764-1463
516553293	CareCentrix, PO box 7780, London, KY 40742-7780
516553297	Emer Phy Assoc North Jersey PC, 3585 Ridge Park Drive, Akron, OH 44333-8203
516553298	+ Jersey Shore OP-Meridian Healthsystems, Attn: Certified Credit & Collection Bur, PO Box 336, Raritan, NJ 08869-0336
516553299	Medical Payment Data, Attn: Senex Services Corp, 333 Founds Road, Indianapolis, IN 46268
516553300	+ Medical Payment Data, Attn: A-1 Collection Services, 101 Grovers Mill Road, Lawrence Township, NJ 08648-4706
516553301	+ Medical Payment Data, Attn: Financial Recoveries, 200 E Park Drive Ste 100, Mount Laurel, NJ 08054-1297
516553302	Memorial Sloan Kettering Cancer Center, Physician Billing Department, PO Box 26352, New York, NY 10087-6352
516553303	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067
516553304	Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611
516553305	Penn Medicine, PO Box 824406, Philadelphia, PA 19182-4406
516553306	#+ Peter N Fish, Zwicker & Associates, 1105 Laurel Oak Road Ste 136, Voorhees, NJ 08043-4312
516814963	Santander Bank, N.A., PO Box 847051, Boston, MA 02284-7051
516553307	Santander Consumer USA, PO Box 6660633, Dallas, TX 75266-0633
516553309	Summit Medical Group, Attn: 8549X, PO Box 14000, Belfast, ME 04915-4033
516553310	Summit Radiological Assoc, dba Westfield Imaging Center, PO Box 460, Summit, NJ 07902-0460
517688478	U.S. Bank Trust National Association, as Trustee, for CVI CGS Mortgage Loan Trust I, C/O Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 21

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 27 2021 21:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 27 2021 21:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516553291	+ EDI: RMCB.COM	Dec 28 2021 02:58:00	AMCA, 4 Westchester Place Suite 110, Elmsford, NY 10523-1615
516553289	+ Email/Text: mreed@affcollections.com	Dec 27 2021 21:57:40	Accurate Collection Services, 17 Prsopct Street, Morristown, NJ 07960-6862
516553292	EDI: AMEREXPR.COM	Dec 28 2021 02:58:00	American Express, PO Box 1270, Newark, NJ

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516716141	EDI: BECKLEE.COM	Dec 28 2021 02:58:00	07101-1270 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516762685	EDI: AIS.COM	Dec 28 2021 03:03:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516553295	+ EDI: CITICORP.COM	Dec 28 2021 02:58:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
516553296	+ EDI: CITICORP.COM	Dec 28 2021 02:58:00	Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
516745690	Email/PDF: resurgentbknotifications@resurgent.com	Dec 27 2021 22:06:34	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516819113	+ Email/Text: bkteam@selenefinance.com	Dec 27 2021 21:56:00	MTGLQ Investors, L.P., c/o Selene Finance LP, 9990 Richmond Avenue Suite 100 North, Houston, Texas 77042-4559
516818246	EDI: PRA.COM	Dec 28 2021 02:58:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516553308	+ Email/Text: clientservices@simonsagency.com	Dec 27 2021 21:57:00	Simons Agency, 4963 Wintersweet Drive, Liverpool, NY 13088-2176
516654791	+ EDI: RMSC.COM	Dec 28 2021 02:58:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516553294	*	CareCentrix, PO box 7780, London, KY 40742-7780
517688479	*	U.S. Bank Trust National Association, as Trustee, for CVI CGS Mortgage Loan Trust I, C/O Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

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Alexandra T. Garcia

on behalf of Creditor SANTANDER BANK N.A. NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Francesca Ann Arcure

on behalf of Creditor Selene Finance LP farcure@hillwallack.com, NJ\_ECF\_Notices@McCalla.com

Francesca Ann Arcure

on behalf of Creditor Selene Finance LP as servicer for MTGLQ Investors, L.P. farcure@hillwallack.com, NJ\_ECF\_Notices@McCalla.com

Francesca Ann Arcure

on behalf of Creditor Nationstar Mortgage LLC as servicer for MTGLQ Investors, L.P. farcure@hillwallack.com, NJ\_ECF\_Notices@McCalla.com

James J. Cerbone

on behalf of Debtor James Morris cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com

James J. Cerbone

on behalf of Joint Debtor Jane Morris cerbonelawfirm@aol.com cerbonejr83307@notify.bestcase.com

Kevin Gordon McDonald

on behalf of Creditor Mill City Mortgage Loan Trust 2018-4 Wilmington Savings Fund Society, FSB, as Trustee kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Melissa N. Licker

on behalf of Creditor MTGLQ Investors L.P. mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

Melissa N. Licker

on behalf of Creditor Selene Finance LP as servicer for MTGLQ Investors, L.P. mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor Mill City Mortgage Loan Trust 2018-4 Wilmington Savings Fund Society, FSB, as Trustee phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Sindi Mncina

on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION AS TRUSTEE FOR CVI CGS MORTGAGE LOAN TRUST I smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13